



A BUSINESS  
THAT SELLS  
GRAB BAGS  
ALL YEAR  
ROUND?



HANAOKA  
KEN?

HANAOKA  
KEN IS THE  
OWNER  
OF THE  
COMPANY.



HE  
STARTED  
A MAIL-  
ORDER  
APPAREL  
COMPANY  
AFTER HE  
RETIRED,  
WHICH  
BECAME  
A HUGE  
SUCCESS!

AN  
EX-WORLD  
CHAMPION  
PROFES-  
SIONAL  
BOXER!



HE'S  
ASSOCIATED  
WITH MR.  
TSUKAHARA  
TAMENOSUKE,  
AND IS  
FAMOUSLY  
CALLED "A  
SUPER-RICH  
MAN!"

HE HAS  
DEVELOPED  
ALL KINDS  
OF MAJOR  
BUSINESSES  
FROM HIS  
COMPANY'S  
STOCK PROFITS.  
HE'S NOW  
CALLED THE  
NEW LEADER OF  
THE FINANCIAL  
WORLD!



I HEARD  
IN SOCIAL  
MEDIA  
RECENTLY...

HE OWNS A  
CONGLOM-  
ERATE OF 25  
COMPANIES,  
OF NET  
WORTH 400  
BILLION.  
AMAZING!



...THAT  
HE HAD  
DINNER WITH  
HORIEMON  
YESTERDAY.



BUT WHAT  
KIND OF  
BUSINESS  
IS IT THAT  
SELLS GRAB  
BAGS ALL  
YEAR  
ROUND?

SO THIS  
CHAIRMAN  
CALLED  
HANAOKA  
KEN  
CREATED  
THE  
BUSINESS,  
AND IT JUST  
ENTERED  
THE STOCK  
MARKET.



DO YOU  
KNOW WHY  
THEY'RE  
POPULAR,  
AND  
CUSTOMERS  
COME IN  
PROVES?

GRAB  
BAGS ARE  
JAPAN'S  
UNIQUE  
TRADITION  
FOR THE  
NEW YEAR.



BECAUSE  
THEY CAN BUY  
PRODUCTS IN  
THE BAG AT A  
REDUCED  
PRICE?

BECAUSE...  
THEY'RE A  
BARGAIN?



IT'S BECAUSE  
EVERYTHING'S  
BEEN PRE-  
COORDINATED.

OF COURSE,  
BUT THERE'S  
ANOTHER BIG  
REASON.



PRE-  
COORDI-  
NATED?



THESE ARE  
PACKAGES OF  
A WINTER'S  
WORTH OF  
ITEMS OF  
PEOPLE'S  
FAVORITE  
BRANDS.

TOPS, PANTS,  
ACCESSORIES,  
AND WINTER  
ITEMS ARE ALL  
THERE IN A  
SINGLE BAG.



IT'S AN  
EXTREMELY  
USEFUL  
SYSTEM  
FOR THE  
CONSUMER.

IF THEY BUY A  
FEW OF THE  
BAGS IN THE  
BEGINNING OF  
THE YEAR, THEY  
WON'T HAVE TO  
GIVE A LOT OF  
THOUGHT  
TO WINTER  
FASHION.



SO WHY  
IS THE  
SYSTEM  
USEFUL  
FOR THE  
CONSUMER?



SO  
GRAB  
BAGS  
CAN BE  
USED  
THAT  
WAY,  
TOO.

I SEE.



IT'S A  
HASSLE TO  
CHOOSE  
CLOTHING  
WHEN YOU  
DON'T KNOW  
WHAT TO  
WEAR.

ESSENTIALLY,  
MOST  
CONSUMER  
DON'T KNOW  
WHAT THEY  
SHOULD  
WEAR.



"I'LL PAY  
YOU TO  
CHOOSE  
CLOTHES  
FOR ME  
THAT SUIT  
ME."

HENCE  
THE VOICE  
OF THE  
CONSUMER IS  
SAYING...



CHAIRMAN  
HANACKA'S  
BUSINESS IS  
HEEDING THAT  
VOICE.



IT'S A SERVICE THAT SENDS YOU A CARDBOARD BOX PACKED WITH THE SEASON'S FASHION, FOUR TIMES A YEAR FOR EVERY SEASON!



FAMOUS STYLISTS DO THE COORDINATING FOR CUSTOMERS BASED ON THEIR LIFESTYLES, BODY TYPES, AND TASTES.

THE PRICING SCALE IS DETAILED, FROM LOW TO HIGH.



CUSTOMERS' CLOSET SPACE CAN ALWAYS BE STOCKED WITH FRESH CLOTHES! THEY'VE SOLVED A TROUBLESOME PROBLEM FOR THE CUSTOMER.

THEY BUY BACK CLOTHES THAT HAVEN'T BEEN WORN IN YEARS, AND PAY FOR THE POSTAGE.



CUSTOMERS  
PAY UP FRONT  
THE ANNUAL  
MEMBERSHIP  
FEE IN A  
SINGLE LUMP  
SUM!

AND THE  
BIGGEST  
BOON FOR THE  
BUSINESS SIDE  
IS THE FACT  
THAT IT'S A  
MEMBERSHIP-  
BASED  
SYSTEM.



IT'S  
AN IDEAL  
BUSINESS  
MODEL FOR  
THE SIDE  
DOING  
BUSINESS!

IN OTHER  
WORDS,  
PAYMENT IS  
RECEIVED  
BEFORE  
RENDERING  
SERVICE.



WHY IS THE  
PREPAYMENT  
MODEL SO  
ADVANTA-  
GEOUS TO  
BUSINESSES?

IDEAL?  
WHY IS IT  
IDEAL?





THE  
BIGGEST  
HEADACHE IN  
BUSINESS  
MANAGE-  
MENT?  
I DON'T  
KNOW...



WHAT  
DO YOU  
THINK IS THE  
BIGGEST  
HEADACHE IN  
BUSINESS  
MANAGE-  
MENT?



TOTALLY  
WRONG ON ALL  
COUNTS. THE MOST  
VEXING  
PROBLEM  
IN DOING  
BUSINESS  
IS...



INVESTING  
IN  
FACILITIES?  
DRAWING  
CUSTOM-  
ERS?



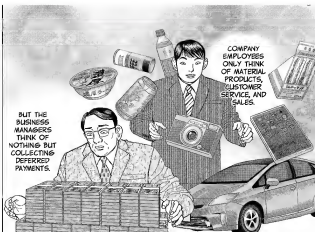
THE  
DEVEL-  
OPMENT  
OF NEW  
PROD-  
UCTS?



THE  
COLLECTION  
OF  
DEFERRED  
PAYMENTS?

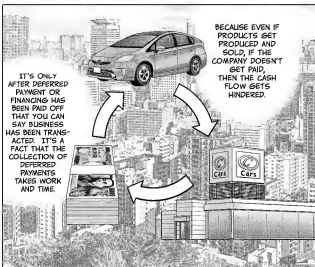


...THE  
COLLECTION  
OF  
DEFERRED  
PAYMENTS.



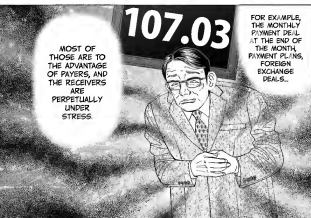
BUT THE  
BUSINESS  
MANAGERS  
THINK OF  
NOTHING BUT  
COLLECTING  
DEFERRED  
PAYMENTS.

COMPANY  
EMPLOYEES  
ONLY THINK  
OF MATERIAL  
PRODUCTS,  
CUSTOMER  
SERVICE, AND  
SALES.



IT'S ONLY  
AFTER DEFERRED  
PAYMENT OR  
FINANCING HAS  
BEEN PAID OFF  
THAT YOU CAN  
SAY BUSINESS  
HAS BEEN TRANS-  
ACTED. IT'S A  
FACT THAT THE  
COLLECTION OF  
DEFERRED  
PAYMENTS  
TAKES WORK  
AND TIME.

BECAUSE EVEN IF  
PRODUCTS GET  
PRODUCED AND  
SOLD, IF THE  
COMPANY DOESN'T  
GET PAID,  
THEN THE CASH  
FLOW GETS  
HINDERED.





THAT'S THE  
LUMP SUM  
PREPAYMENT  
DEAL!

BUT TO BE  
RELIEVED OF  
THAT STRESS  
IS A MOST  
LIBERATING  
AND  
DELIGHTFUL  
DEAL.



WHAT  
DO YOU  
MEAN?



I GET  
IT NOW!

LUMP SUM  
PREPAYMENT!



WHEN I  
PLUNKED  
THE LUMP  
SUM IN  
FRONT OF  
HIM...

LOOK  
3K

THAT MAN WHO  
SOLD ME HIS  
PROPERTY WHEN  
SHINJI-SAN AND  
I DID THE REAL  
ESTATE MATCH  
OF THE  
COMPETITION!



HE  
WAS  
ALL  
SMILES!



I CAN  
TELL YOU  
SPEAK  
FROM EX-  
PERIENCE.

THE  
POWER OF  
PREPAYMENT  
IS TREMEN-  
DOUS.



THE KEY  
TO BUSINESS  
SUCCESS IS  
FIGURING OUT  
HOW TO  
CHANGE A  
PAYMENT  
METHOD FROM  
"PAYMENT AFTER  
SERVICES" TO  
PREPAYMENT.

100人  
5人 至 3人  
人分

PREPAYMENT  
CHANGES  
DEALS FROM  
THE BOTTOM  
UP.

BUSINESSES  
THAT HAVE  
INTEGRATED  
THIS SYSTEM  
WILL RULE  
THE MARKET!

PREPAYMENT  
IS THE MOST  
POWERFUL  
CHAMPION IN  
BUSINESS!







IN THEIR  
SPECIALIZED  
PARLANCE,  
IT'S CALLED  
"SURPLUS  
PROFIT"  
OR "DEATH  
SURPLUS."  
IT'S A HUGE  
BASIS OF  
PROFIT.

**APPLICATION**

**5  
%**



**APPLICATION**

**3  
%**

IF THE  
CLIENT IS TOLD  
THAT THEY'LL  
INVEST 3% WHILE  
IT'S ACTUALLY 5%,  
THE REMAINING  
2% IS THE  
INSURANCE  
COMPANY'S  
PROFIT.

\* Death surplus: profit gained when the actual deaths of subscribers are lower in number than their anticipated death rates.

TO HAVE  
CAPITAL IN THE  
BEGINNING IS  
THE GREATEST  
ADVANTAGE A  
BUSINESS  
COULD HAVE.

HOW CAN  
THEY DO THIS?  
BECAUSE THEY  
HAVE MONEY  
FROM  
PREPAYMENTS.

WHERE  
ELSE IS  
THE PRE-  
PAYMENT  
SYSTEM  
USED?

NOW TAKE  
AN OVER-  
VIEW OF  
SOCIETY  
OVERALL.

THEY CAN  
INVEST  
MONEY  
ACQUIRED AT  
ZERO COST.  
THAT'S THE  
ULTIMATE.

IT'S  
DIFFERENT  
FROM  
GETTING A  
BANK LOAN  
BECAUSE  
THERE'S NO  
INTEREST.







One  
week  
later



WHAT'S  
THE  
MATTER?  
YOU  
SEEM  
LOW.



ARE YOU  
STILL  
HARBORING  
BITTERNESS  
ABOUT MY  
AUNT?



YASUGAHIRA-  
SAN, IT'S  
ABOUT THE  
INSURANCE  
THING.



WHAT?  
WHY?



IN THE END,  
MY FATHER  
BECAME AN  
INSURANCE  
SUBSCRIBER.



HE CAVED  
IN WHEN MY  
MOTHER  
FOUND OUT  
ABOUT THAT  
AND ASKED  
HIM TO  
SUBSCRIBE.

BECAUSE HE'D  
BE ABLE TO  
PURCHASE  
CONCERT  
TICKETS TO MY  
MOM'S FAVORITE  
ARTISTS ON A  
PRIORITY BASIS.



I'D  
HEARD THE  
INSURANCE  
COMPANY WAS  
SPONSORING  
THE TOURS  
OF THOSE  
ARTISTS.

I SEE.  
YEAH, I  
GUESS  
THAT WAS  
HIS SOFT  
SPOT.



IT WAS  
HER ACE IN  
THE HOLE.



